

# **Exhibit E**

# NAVIENT

11100 USA Parkway (E3149)  
Fishers, IN 46037

April 26, 2016

Raegen L Seitz Moulds



Re: Student Loan account - [REDACTED]

Formerly Re: Student Loan account - [REDACTED]

Dear Raegen L Seitz Moulds:

This letter is in response to your inquiry requesting that we research your concerns regarding your student loan obligation being serviced by Navient Solutions Inc.

According to our records, you were the original borrower for a Private Student Loan cosigned by James Williams. Our records indicate you filed your most recent bankruptcy action, Chapter 7, on 08/29/2014. Navient Solutions, Inc. had received notification of your bankruptcy case closure and made the discharge determination at that time. Navient Solutions, Inc. is obligated to comply with the Discharge of Debtors notice issued by the US Bankruptcy Court. Unfortunately, the loan(s) in question is considered a private loan and therefore not governed by the same rules that pertain to nondischargeable FFELP student loans. This Private loan is dischargeable in a bankruptcy proceeding and legally you are no longer responsible for any payments or the overall disposition of this student loan upon the bankruptcy court's issuance of the Discharge of Debtor.

If it was your intention to remain as the primary obligor on the Private Student Loan, you needed to reaffirm the student loan debt to Navient Solutions, Inc.. The court required Form B240 and Instructions which may have been used by your attorney; this form should have been filed prior to the discharge of your bankruptcy case. You may want to contact your attorney to see if there is any possibility of having a debt reaffirmed after the bankruptcy has been discharged.

If your cosigner is having financial difficulty making the payments, your cosigner may have other options, which can make repaying the loan more manageable. Please have the cosigner contact our Customer Service department immediately at 1 (888) 272-5543 and one of our representatives will be glad to discuss what options may be available.

Please call me at 1(800)428-9250, ext. 412613 if you have any questions regarding this letter or need any additional loan information.

Sincerely,

A handwritten signature in cursive script that reads "Sarah B Honeycutt".

Sarah B Honeycutt  
Bankruptcy Litigation Analyst  
Bankruptcy Litigation Unit  
Navient Solutions, Inc.

To: Navient Customer Service

From: Raegen Seitz-Moulds

Subject: Re-instate on Loan

Date: 3-1-16

Loan: [REDACTED]

To Whom it May Concern:

I recently downloaded my credit report since filing bankruptcy in 2014. This is the first time I have looked at my credit report since filing bankruptcy. I used Transunion and noticed that for the Navient loan it showed a \$0 balance and responsibility terminated. This debt was supposed to be re-affirmed. My Lawyer submitted the Bankruptcy with re-affirming Navient along with several other loans. All of those show a re-affirmation on my credit report. Navient is the only one that does not show this. Can you please add me back to the loan as a co-signer like I am supposed to be? I am the one making the monthly payment and not my mother Carolyn Seitz. If I am paying for the loan I want it positively affecting my credit not hurting me. I re-affirmed this for a reason because I knew I would still be the one making the payment after the Bankruptcy. I called and spoke to a Representative at Navient and was instructed to write this letter asking for approval. I was never supposed to be removed from this loan in the first place as I mentioned my Lawyer explicitly re-affirmed this debt in the suit. I am not sure what happened, maybe perhaps you did not see my original wishes to re-affirm the debt or it was ignored. Better late than never to correct this. I would greatly appreciate it if I could be added back to the loan as a co-signer which I was always supposed to be. Thank you.

Sincerely,

Raegen Seitz- Moulds